

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GWENDOLYN D CLARK
YALANDA P DAVIS
Debtor(s)

Case No. 15-25048

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/23/2015.
- 2) The plan was confirmed on 09/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/20/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$12,300.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$523.80
Other	\$50.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,573.80**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA COMMUNITY FINANCE	Unsecured	802.37	NA	NA	0.00	0.00
Acceptance Now	Unsecured	2,076.00	NA	NA	0.00	0.00
ASHRO	Unsecured	609.00	NA	NA	0.00	0.00
ASHRO LIFESTYLE	Unsecured	NA	609.38	609.38	52.01	0.00
BANKFIRST	Unsecured	NA	575.70	575.70	49.13	0.00
BURLINGTON ACCEPTANCE LLC	Unsecured	7,009.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	3,195.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CASH ADVANCE	Unsecured	400.00	NA	NA	0.00	0.00
CASH ADVANCE AMERICA	Unsecured	987.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	490.00	489.56	489.56	41.79	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	6,000.00	9,572.10	9,572.10	920.15	0.00
CMRE FINANCE	Unsecured	50.00	NA	NA	0.00	0.00
CNAC	Unsecured	4,981.00	NA	NA	0.00	0.00
CNAC	Secured	5,400.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	3,000.00	2,208.75	2,208.75	212.33	0.00
DISH NETWORK	Unsecured	500.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT SERVICE	Unsecured	640.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	200.00	NA	NA	0.00	0.00
FIRST CASH ADVANCE	Unsecured	500.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	357.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	512.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	1,165.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	625.00	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS INC	Unsecured	1,500.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	2,194.78	2,194.78	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	420.00	420.91	420.91	35.92	0.00
Med Business Bureau	Unsecured	282.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	272.00	NA	NA	0.00	0.00
Med Business Bureau	Unsecured	75.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1,287.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING	Unsecured	941.00	941.24	941.24	80.33	0.00
Midland Funding	Unsecured	876.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	674.00	674.46	674.46	57.57	0.00
Midland Funding	Unsecured	593.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	392.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,103.00	592.51	592.51	50.57	0.00
MONROE & MAIN	Unsecured	NA	319.19	319.19	20.67	0.00
MULTILOAN SOURCE	Unsecured	468.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	400.00	832.80	832.80	71.07	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	400.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	350.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,500.00	2,208.98	2,208.98	212.35	0.00
PERITUS PORTFOLIO SERVICES	Secured	17,500.00	24,291.73	23,907.00	4,082.67	1,586.52
PERITUS PORTFOLIO SERVICES	Unsecured	6,407.00	0.00	384.73	32.83	0.00
PNC BANK	Unsecured	200.00	NA	NA	0.00	0.00
PORANIA	Unsecured	NA	575.70	575.70	49.13	0.00
PORANIA	Unsecured	NA	575.70	575.70	49.13	0.00
PORANIA LLC	Unsecured	300.00	457.37	457.37	39.04	0.00
PRA RECEIVABLES MGMT	Unsecured	972.00	972.40	972.40	82.99	0.00
PRA RECEIVABLES MGMT	Unsecured	555.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	404.00	NA	NA	0.00	0.00
US BANK	Unsecured	3,147.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,907.00	\$4,082.67	\$1,586.52
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,907.00	\$4,082.67	\$1,586.52
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,194.78	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,194.78	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,411.48	\$2,057.01	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,573.80</u>
Disbursements to Creditors	<u>\$7,726.20</u>

TOTAL DISBURSEMENTS : **\$12,300.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/21/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.